

DEPOSITION OF NEYSHA ANN HUMPHREYS

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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

MERCY HEALTH SYSTEM OF
SOUTHEASTERN PENNSYLVANIA,
Plaintiff,

vs.
CSI FINANCIAL, INC.,
Defendant.

CIVIL ACTION
CASE NO. 01-CV-5681

FIRST NATIONAL BANK OF MONTANA,
INC. and CSI FINANCIAL, INC.,
Plaintiffs,

vs.
MERCY HEALTH SYSTEM OF
SOUTHEASTERN PENNSYLVANIA,
Defendant.

CIVIL ACTION
Consolidated

DEPOSITION OF NEYSHA ANN HUMPHREYS

Taken at:
LESOFSKI & WALSTAD COURT REPORTING
21 NORTH LAST CHANCE GULCH
SUITE 201
HELENA, MONTANA
JULY 14, 2004

CHRISTINE D. LIVELY
REGISTERED PROFESSIONAL REPORTER
WAYRYNEN & LIVELY REPORTING SERVICE
1940 DEWEY BOULEVARD
BUTTE, MONTANA 59701

DEPOSITION OF NEYSHA ANN HUMPHREYS

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APPEARANCES

FOR MERCY HEALTH SYSTEM:

STACEY A. SCRIVANI
ATTORNEY AT LAW
STEVENS & LEE
111 NORTH SIXTH STREET
READING, PENNSYLVANIA 19603-0679

FOR CSI FINANCIAL, INC.:

PATRICK J. EGAN
ATTORNEY AT LAW
239 SOUTH CAMAC STREET
PHILADELPHIA, PENNSYLVANIA 19107

FOR FIRST NATIONAL BANK OF MONTANA:

CHRISTOPHER J. DAY
CHRISTOPHER M. BRUBAKER
ATTORNEYS AT LAW
421 CHESTNUT STREET
PHILADELPHIA, PENNSYLVANIA 19106

ALSO PRESENT: RUSS ERDMAN
JAMES T. O'BRIEN

DEPOSITION OF NEYSHA ANN HUMPHREYS

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1 A. Yes.

2 Q. And with respect to audits, would those documents
3 continue to exist without regard to retention policy?

4 A. Audit reports, yes; workpapers, no.

5 Q. Do you have -- can you give me an estimate, was it
6 10 times more or less that you performed a review of
7 chargebacks or reviews?

8 MR. DAY: Objection.

9 THE WITNESS: I would say maybe five.

10 Q. (By Ms. Scrivani) Do you recall the years in
11 which they were performed?

12 A. No.

13 Q. Do you recall if you performed such a review in
14 2001?

15 A. Yes.

16 Q. You did in fact perform one that year?

17 A. A separate report separate from the external
18 audit?

19 Q. Well, you tell me.

20 A. I don't know that I did one separate from the
21 external audit.

22 Q. With respect to the -- your estimate of five, when
23 you gave me that estimate, did you intend those five to
24 be included as part of an external audit or as something
25 separate from the external audit?

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1 A. Both.

2 Q. Okay. Of those five, do you recall how many were
3 performed separate from an external audit?

4 A. No.

5 Q. With respect to the review you can recall in 2001,
6 that was not separate from the external audit?

7 MR. DAY: Objection.

8 THE WITNESS: No. It was separate from the
9 external audit.

10 Q. (By Ms. Scrivani) It was separate, okay.

11 Do you recall when in 2001, that was performed?

12 A. November.

13 Q. Do you recall what prompted that review at that
14 time?

15 A. We were wanting to determine whether there were --
16 whether all of the accounts that had been identified for
17 recourse as a result of the computer conversion had been
18 identified and processed.

19 Q. Was that the only reason?

20 A. And to verify that other large, new hospitals were
21 not -- were not requesting offsets of new accounts with
22 recourse accounts providing for accounts that should be
23 recourse to be retained on the books longer than they
24 should be.

25 Q. Did the dispute that arose between CSI and Mercy

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1 give rise to this review in any respect?

2 MR. DAY: Objection.

3 THE WITNESS: Partially.

4 Q. (By Ms. Scrivani) What do you mean by that?

5 A. Well, it was mostly a concern over, with the
6 year-end audit approaching, whether all of the recourse
7 accounts that had been -- that had slipped through with
8 the computer conversion had been identified. We were
9 more looking for who owed us what money and that valid
10 patient accounts were active accounts, were what was on
11 the books.

12 Q. And that was with respect to all hospitals that
13 were in the program?

14 A. Yes.

15 Q. What did you mean when you said that you were
16 trying to verify that large hospitals were not
17 offsetting against recourse, if I got that correct?

18 A. There was one small hospital that would give us
19 new accounts and then we would charge them back the
20 recourse and chargeback accounts, so we would exchange
21 so there was no dollars transferred. And that worked on
22 a regular ongoing basis. It turned fine.

23 The only other hospital that I'm aware of that ever
24 processed that way was on a large basis was Mercy. And
25 that was when, then we weren't getting new accounts, the

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1 chargeback that built up on the account and not been
2 returned, recourse and returned. And we needed to
3 verify that that was not going on.

4 Q. With respect to Mercy or with other hospitals?

5 A. Other hospitals. There were large -- several
6 large new ones that came on. And we were just -- we
7 were testing processes.

8 Q. Do you recall if you determined during this review
9 whether there were other large hospitals in the program
10 that were using this offsetting?

11 A. We did not identify any others that were doing it.

12 Q. Tell me about this conversion and you were trying
13 to identify recourse accounts. What conversion are you
14 referring to?

15 A. CSI converted from an older computer system to a
16 new computer system.

17 Q. Do you know when that happened?

18 A. It was in December of 2000.

19 Q. Do you know what they converted from and to?

20 A. No.

21 Q. What about that conversion raised issues that you
22 needed to review?

23 A. We got word from CSI that there were accounts that
24 had been marked for conversion -- for recourse, that on
25 the conversion, the system inadvertently dropped the

DEPOSITION OF NEYSHA ANN HUMPHREYS

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1 THE WITNESS: I can say that the ones that were
 2 invoiced were reconciled and balanced. That is all I
 3 can attest -- that's all I can attest to.
 4 Q. (By Ms. Scrivani) And ones that wouldn't be
 5 invoiced are ones that are still in CSI's account, CSI's
 6 computer system?
 7 MR. DAY: Objection.
 8 THE WITNESS: Yes. But they are all in CSI's
 9 computer system.
 10 Q. (By Ms. Scrivani) Is the bank on a calendar--
 11 A. Yes.
 12 Q. --year for year-end reviews?
 13 A. Yes.
 14 Q. What if, in the offsetting example, turning your
 15 example around a little bit, if the recourse amount was
 16 a hundred thousand but the new accounts were only
 17 50,000?
 18 A. There would only be invoiced the 50,000 because
 19 Mercy wasn't accepting the amounts that weren't offset.
 20 Q. What do you mean when you say Mercy wasn't
 21 accepting the amounts that weren't offset?
 22 A. We got -- we got new accounts for the dollars that
 23 were recourse.
 24 Q. We being the bank?
 25 A. Yeah, up through a certain date. And then

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1 everything was invoiced in the summer of '02. I can't
 2 remember. It must have been '02. '01. '01. I don't
 3 remember. I'm sorry.
 4 Q. But when you say Mercy wasn't accepting recourse,
 5 what is that based on?
 6 A. Based on representations from CSI.
 7 Q. Who at CSI?
 8 A. Cindy Dorr and Bob Jaeb.
 9 Q. Anyone else?
 10 A. No, they're the ones I talked to.
 11 Q. Do you know if the bank did anything to confirm
 12 those representations?
 13 A. No.
 14 Q. No, you don't know or no, the bank didn't?
 15 A. I know that the bank -- I don't know for sure. I
 16 know that the bank had CSI do a billing of -- invoicing
 17 of all accounts when they found out about the offsetting
 18 provision and the amount that was building up.
 19 Q. But you don't know if the bank did anything to
 20 confirm CSI's representations?
 21 A. No.
 22 MR. DAY: No, you don't know?
 23 THE WITNESS: No, I don't know.
 24 Q. (By Ms. Scrivani) So when you say that you know
 25 that the bank had CSI invoice all the recourse when it

1 found out about the offsetting, did the bank not know
 2 that Mercy was offsetting new accounts for return and
 3 recourse?
 4 A. That's correct.
 5 Q. And when did the bank learn about that?
 6 A. I do not recall.
 7 Q. How did the bank learn about it?
 8 A. I do not recall.
 9 Q. Did you know at one time and you just don't
 10 remember or was that not something you ever knew?
 11 A. I don't know. I don't recall one way or another.
 12 Q. But once the bank learned of this offsetting as
 13 opposed to cash payment, then they required CSI to
 14 invoice all recourse?
 15 A. Yes.
 16 Q. And was that the large recourse that was invoiced
 17 to CSI in July of 2001?
 18 A. Yes.
 19 Q. Do you know if that invoice in July of 2001
 20 included accounts that had previously been invoiced to
 21 CSI?
 22 A. Yes, my understanding was it was all open accounts
 23 at that time.
 24 Q. What do you mean when you say all open accounts?
 25 A. All accounts that had not been paid. Evidently

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1 there was -- my understanding is there were some that
 2 had been invoiced and not paid and then -- and then new
 3 ones that hadn't been billed. So it was a combination.
 4 Q. Do you know how many of the accounts that appeared
 5 on that -- that were invoiced at that time had
 6 previously been invoiced?
 7 A. No, I do not.
 8 Q. Did you ever know?
 9 A. No, I did not.
 10 MR. BRUBAKER: Stacey, can I find out just how
 11 much longer you think you're going to be? Is this a
 12 time to break for lunch?
 13 MS. SCRIVANI: I was actually going to say,
 14 this is a good time to break for lunch. And I don't
 15 think we'll be able to start--
 16 THE VIDEOGRAPHER: We're going off the record.
 17 The time is 12:14 p.m.
 18 (Whereupon, the luncheon recess was taken.)
 19 THE VIDEOGRAPHER: We are now back on the
 20 record. The time is 1:11 p.m.
 21 Q. (By Ms. Scrivani) Mrs. Humphreys, before we went
 22 to lunch, one of the questions I asked you was how CSI
 23 was able to track the recourse that they -- that as a
 24 result of the conversion had had their codes dropped.
 25 And I think you told me that they were able to run a

EXHIBIT “F”

FEB-25-03 13:31 FROM:SGH BUSINESS OFFICE

ID:6102782060

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Business Account Statement

MEDICAL CENTER
IN SYSTEM

PNCBANK

For the period 11/01/1999 to 11/30/1999

Account number: 86-1133-6132

Page 8 of 12

Deposits and Other Credits - continued

CH Credits - continued

106 transactions for a total of \$ 11,368,361.38

Date	Amount	Transaction description	Reference number
1/22	64,895.63	ACH Credit Prov Remit Independence Blu 0001105	00019993221891177
1/22	45,275.33	ACH Credit Medicare A Veritus Medicare 390156B	00019993232495199
1/22	9,886.92	ACH Credit Medicare A Veritus Medicare 390156A	00019993232495198
1/23	5,065.50	ACH Credit Prov Remit Independence Blu 0001506	00019993221891182
1/23	52,254.23	ACH Credit Prov Remit Independence Blu 0001105	00019993232349082
1/23	14,125.72	ACH Credit Medicare A Veritus Medicare 390156B	00019993263474702
1/23	8,912.31	ACH Credit Medicare A Veritus Medicare 390156A	00019993263474701
1/23	1,820.00	ACH Credit Prov Remit Independence Blu 0005613	00019993232349088
1/24	40.00	ACH Credit Prov Remit Independence Blu 0001506	00019993232349087
1/24	55,459.93	ACH Credit Prov Remit Independence Blu 0001105	00019993263227267
1/24	15,775.85	ACH Credit Medicare A Veritus Medicare 390156B	00019993274288758
1/24	4,236.46	ACH Credit Prov Remit Independence Blu 0001506	00019993263227282
1/26	4,068.97	ACH Credit Medicare A Veritus Medicare 390156A	00019993274288755
1/26	35,770.07	ACH Credit Prov Remit Independence Blu 0001105	00019993274117745
1/26	31,177.55	ACH Credit Medicare A Veritus Medicare 390156B	00019993285565424
1/26	7,954.59	ACH Credit Medicare A Veritus Medicare 390156A	00019993285565423
1/29	2,830.00	ACH Credit Prov Remit Independence Blu 0001506	00019993274117750
1/29	2,476,683.70	ACH Credit Medicare A Veritus Medicare 390156A	00019993306237652
1/29	226,367.00	ACH Credit Medicare A Veritus Medicare 39T156	00019993306237650
1/29	65,728.00	ACH Credit Medicare A Veritus Medicare 39S156A	00019993306237649
1/29	43,543.90	ACH Credit Medicare A Wellmark Inc. 391602	00019993336716428
1/29	40,462.00	ACH Credit Medicare A Veritus Medicare 395859	00019993306237685
1/29	31,813.05	ACH Credit Medicare A Veritus Medicare 390156B	00019993306237683
1/29	23,432.07	ACH Credit Prov Remit Independence Blu 0001105	00019993285267092
1/30	38.88	ACH Credit Settlement American Express 2374953412	00019993336676892
1/30	15,851.93	ACH Credit Medicare A Veritus Medicare 390156B	00019993337114504
1/30	10,097.28	ACH Credit Medicare A Veritus Medicare 390156A	00019993337114503
1/30	165.24	ACH Credit Settlement American Express 2374953420	00019993340043893
1/30	43.74	ACH Credit Settlement American Express 2374953412	00019993340043551

006075

Funds Transfers In

3 transactions for a total of \$ 1,906,671.93

Date	Amount	Transaction description	Reference number
1/03	1,352,227.87	Fed Wire In 012285	W012285 1103
1/03	544,914.31	Fed Wire In 012284	W012284 1103
1/23	9,529.75	Fed Wire In 014442	W014442 1123

Payments

1 transaction for a total of \$ 14.00

Date	Amount	Transaction description	Reference number
1/5	14.00	Deposit Adjmt 90038	018319892

FEB-25-03 13:31 FROM:SGH BUSINESS OFFICE

ID:6102782060

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INACLE Previous Day Detail Report

11/4/99

Credit Transactions:

Amount		Reference Number	Availability		
			Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits					
Lockbox Deposits					
490,116.06	00000008281		168,899.06	321,217.00	0.00
	WHLS LBX DEP	8281	022899557		
21,237.94	00000008281		100.94	20,181.00	956.00
	WHLS LBX DEP	8281	023602281		
10,369.20	00000008281		10,214.20	155.00	0.00
	WHLS LBX DEP	8281	022899630		
2,818.11	00000008265		100.11	2,718.00	0.00
	WHLS LBX DEP	8265	025533618		
747.22	00000008281		707.22	40.00	0.00
	WHLS LBX DEP	8281	022899608		
569.23	00000008281		100.23	419.00	50.00
	WHLS LBX DEP	8281	023602264		
50.00	00000008265		50.00	0.00	0.00
	WHLS LBX DEP	8265	022900128		
525,907.76	Lockbox Deposits Totals		180,171.76	344,730.00	1,006.00

CH Credits**ACH Credits**

13,537.21	00000000000	13,537.21	0.00	0.00
	0001105	PROV REMITINDEPENDENCE BLU		
6,035.00	00000000000	6,035.00	0.00	0.00
	390156B	MEDICARE AVERITUS MEDICARE		
2,059.54	00000000000	2,059.54	0.00	0.00
	390156A	MEDICARE AVERITUS MEDICARE		
2,000.00	00000000000	2,000.00	0.00	0.00
	0001506	PROV REMITINDEPENDENCE BLU		
1,820.00	00000000000	1,820.00	0.00	0.00
	0005613	PROV REMITINDEPENDENCE BLU		
298.40	00000000000	298.40	0.00	0.00
	0001023	PROV REMITINDEPENDENCE BLU		
25,750.15	ACH Credits Totals	25,750.15	0.00	0.00

Money Transfer CR-Wire**Money Transfer CR-Wire**

1,352,227.87 FED WIRE IN 1,352,227.87 0.00 0.00

ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT
 FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851
 OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA
 BBI:HOSPITAL BATCH #20210289 CSI HOSP PATIENT LOAN PRGM
 FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL CENTER
 AC/8611336132 MERCY CATHOLIC MEDICAL CENTER 8611336132
 PHILADELPHIA PA ATTN DOUG SMITH

TRN:991103012285 FEDREF:00006 DATE:991103 TIME:1259

544,914.31 FED WIRE IN 544,914.31 0.00 0.00

ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT
 FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851
 OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA
 BBI:HOSPITAL BATCH #20110299A CSI HOSP PATIENT LOAN
 PRGM FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL CENTER
 AC/8611336132 MERCY CATHOLIC MEDICAL CENTER 8611336132
 PHILADELPHIA PA ATTN DOUG SMITH

TRN:991103012284 FEDREF:00005 DATE:991103 TIME:1259

1,897,142.18 Money Transfer CR-Wire Totals 1,897,142.18 0.00 0.00

FEB-25-03 13:31 FROM:SGH BUSINESS OFFICE

ID:6102782060

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INACLE Previous Day Detail Report

11/24/99

s-C ate: 11/23/99

NC Bank, Philadelphia

511336132

USD MCMC DEPOSIT

Debit Transactions:

Amount	Reference Number
BA Debits	
ZBA Debits	
709,328.64	08612821607
FUNDS TRANSFER TO ACCT 8612821607	

Coin and Currency Shipped

Coin and Currency Shipped
500.00 00000000000

MONEY ROOM ORDER COIN/CURRENCY 00000000

709,828.64 *Debit Total***Credit Transactions:**

Credit Transactions:		Availability		
Amount	Reference Number	Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
77,989.21	00000008281	258,774.21	18,318.00	897.00
	WHLS LBX DEP 8281	022599021		
268,408.69	00000008281	292.69	268,069.00	47.00
	WHLS LBX DEP 8281	028271774		
46,597.23	00000008281	21,464.23	23,972.00	1,161.00
	WHLS LBX DEP 8281	022599068		
14,077.19	00000008281	161.19	10,845.00	3,071.00
	WHLS LBX DEP 8281	028271800		
1,945.83	00000008265	100.83	1,845.00	0.00
	WHLS LBX DEP 8265	025592165		
609,018.15	Lockbox Deposits Totals	280,793.15	323,049.00	5,176.00

ACH Credits

ACH Credits				
52,254.23	00000000000	52,254.23	0.00	0.00
	0001105			
14,125.72	00000000000	14,125.72	0.00	0.00
	390156B			
8,912.31	00000000000	8,912.31	0.00	0.00
	390156A			
1,820.00	00000000000	1,820.00	0.00	0.00
	0005613			
40.00	00000000000	40.00	0.00	0.00
	0001506			
77,152.26	ACH Credits Totals	77,152.26	0.00	0.00

Money Transfer CR-Wire

Money Transfer CR-Wire

9,529.75 9,529.75 0.00 0.00

FED WIRE IN

014442

ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT
FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851

006077

FEB-25-03 13:32 FROM:SGH BUSINESS OFFICE

ID:6102782060

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INACLE Previous Day Detail Report

11/24/99

OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA
 BBI:HOSPITAL BATCH # 2011199 20211199 HSI HOSP PATIENT
 LOAN PRGM FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL
 CENTER AC/8611336132 MERCY CATHOLIC MEDICAL CENTER
 8611336132 PHILADELPHIA PA ATTN DOUG SMITH
 TRN:991123014442 FEDREF:00010 DATE:991123 TIME:1315

9,529.75 Money Transfer CR-Wire Total	9,529.75	0.00	0.00
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Coin and Currency Deposited**Coin and Currency Deposited**

6,562.79 000000000000	6,562.79	0.00	0.00
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MONEY ROOM DEP. COIN/CURRENCY 00000000

6,562.79 Coin and Currency Deposited	6,562.79	0.00	0.00
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Deposits**Deposits**

6,064.88 000000000000	120.88	5,929.00	- 15.00
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DEPOSIT 025622969

1,500.81 000000000000	563.81	937.00	0.00
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DEPOSIT H825609622

7,565.69 Deposits Totals	684.69	6,866.00	15.00
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709,828.64 Credit Totals	374,722.64	329,915.00	5,191.00
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006070

FEB-25-03 13:29 FROM:SGH BUSINESS OFFICE

ID:6102782060

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Business Account Statement**PNCBANK**NITY HOSPITAL
H SYSTEM

For the period 11/01/1999 to 11/30/1999

Account number: 86-1282-1594

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debits and Other Credits - continued**Credits - continued****55 transactions for a total of \$ 1,308,094.71**

Date	Amount	Transaction description	Reference number
1/15	16,026.33	ACH Credit Prov Remit Independence Blu 0001125	00019993145138734
1/16	12,148.88	ACH Credit Prov Remit Independence Blu 0001125	00019993166565370
1/16	10,800.00	ACH Credit Medicare A Veritus Medicare 39S215	00019993197318345
1/16	7,008.52	ACH Credit Medicare A Veritus Medicare 390215	00019993197318341
1/17	13,209.39	ACH Credit Medicare A Veritus Medicare 390215	00019993200428163
1/18	95,358.57	ACH Credit Medicare A Veritus Medicare 390215	00019993211285787
1/19	56,814.22	ACH Credit Medicare A Veritus Medicare 390215	00019993221978587
1/19	16,596.00	ACH Credit Medicare A Veritus Medicare 39S215	00019993221978584
1/19	9,598.10	ACH Credit Prov Remit Independence Blu 0001125	00019993211108457
1/22	15,806.27	ACH Credit Medicare A Veritus Medicare 390215	00019993232495200
1/22	13,458.18	ACH Credit Prov Remit Independence Blu 0001125	00019993221891180
1/23	34,613.09	ACH Credit Medicare A Veritus Medicare 390215	00019993263474703
1/23	6,928.39	ACH Credit Prov Remit Independence Blu 0001125	00019993232348085
1/23	6,075.00	ACH Credit Medicare A Veritus Medicare 39S215	00019993263474712
1/24	29,822.92	ACH Credit Prov Remit Independence Blu 0001125	00019993283227290
1/24	22,424.57	ACH Credit Medicare A Veritus Medicare 390215	00019993274285757
1/24	12,825.00	ACH Credit Medicare A Veritus Medicare 39S215	00019993274288769
1/26	26,497.67	ACH Credit Medicare A Veritus Medicare 390215	00019993285565425
1/26	10,614.00	ACH Credit Medicare A Veritus Medicare 39S215	00019993285565433
1/26	9,149.97	ACH Credit Prov Remit Independence Blu 0001125	00019993274117748
1/29	64,283.99	ACH Credit Medicare A Veritus Medicare 390215	00019993306237654
1/29	19,385.41	ACH Credit Prov Remit Independence Blu 0001125	00019993285267095
1/29	13,413.00	ACH Credit Medicare A Veritus Medicare 39S215	00019993306237669
1/29	24.50	ACH Credit Settlement American Express 2374055104	00019993338679691
1/30	9,238.26	ACH Credit Medicare A Veritus Medicare 390215	00019993337114505
1/30	4,725.00	ACH Credit Medicare A Veritus Medicare 39S215	00019993337114513

Funds Transfers In**1 transaction for a total of \$ 362,642.46**

Date	Amount	Transaction description	Reference number
1/19	362,642.46	Fed Wire In 019043 OK <i>CS1</i> <i>Chief Montano</i> 006073	W019043 1119

Adjustments**2 transactions for a total of \$ 963.61**

Date	Amount	Transaction description	Reference number
1/03	713.65	Credit Memo	024087827
1/03	249.96	Credit Memo	024087828

Other Credits**12 transactions for a total of \$ 8,225.32**

Date	Amount	Transaction description	Reference number
1/01	230.00	PNC Merchant Deposit 178204601995 Value Date 10-30-99	178204601995 PHL
1/03	839.00	PNC Merchant Deposit 178204601995	178204601995 PHL
1/04	215.00	PNC Merchant Deposit 178204601995	178204601995 PHL

FEB-25-03 13:30 FROM:SGH BUSINESS OFFICE

ID:6102782060

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NACLE Previous Day Detail Report

11/22/99

Date: 11/19/99

NC Bank, Philadelphia

12821594 USD MCH DEPOSIT

Debit Transactions:

Amount	Reference Number
Debits	
ZBA Debits	
479,843.87	08611336159
FUNDS TRANSFER TO ACCT 8611336159	

Credit Transactions:

Credit Transactions:		Availability		
Amount	Reference Number	Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
21,140.29	00000008279	244.29	20,896.00	0.00
	WHLS LBX DEP 8279	H222252655		
8,766.27	00000008279	595.27	8,171.00	0.00
	WHLS LBX DEP 8279	024717252		
29,906.56	Lockbox Deposits Totals	839.56	29,067.00	0.00
ACH Credits				
ACH Credits				
56,814.22	000000000000	56,814.22	0.00	0.00
	390215 MEDICARE AVERITUS MEDICARE			
16,596.00	000000000000	16,596.00	0.00	0.00
	39S215 MEDICARE AVERITUS MEDICARE			
9,593.10	000000000000	9,593.10	0.00	0.00
	0001125 PROV REMITINDEPENDENCE BLU			
83,003.32	ACH Credits Totals	83,003.32	0.00	0.00

Money Transfer CR-Wire**Money Transfer CR-Wire**

362,642.46	FED WIRE IN	362,642.46	0.00	0.00
ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT				
FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851				
OBLPNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA				
BBLHOSPITAL BATCH# 20411179 CSI HOSP PATIENT LOAN PRGM				
FNDG BENEFICIARY:MERCY COMMUNITY HOSPITAL AC/8612821594				
MERCY COMMUNITY HOSPITAL 8612821594 PHILADELPHIA PA				
TRN:991119019043 FEDREF:00003 DATE:991119 TIME:1419				
362,642.46	Money Transfer CR-Wire Totals	362,642.46	0.00	0.00

1/P-96,145.90

0/P-266,496.54

006060

Deposits

Deposits				
4,291.53	000000000000	701.53	3,590.00	0.00
	DEPOSIT 025669773			
4,291.53	Deposits Totals	701.53	3,590.00	0.00
479,843.87	Credit Totals	447,186.87	32,657.00	0.00

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Business Account Statement

PNCBANK

For the period 12/01/1999 to 12/31/1999

Account number: 86-1282-1594

Page 4 of 6

Deposits and Other Credits - continued

59 transactions for a total of \$ 1,324,390.00

Amount	Transaction description	Reference number
1,550.40	ACH Credit Medicare A Veritus Medicare 890215	00019993482194778
168.00	ACH Credit Prov Remit Amerihealth / NJ 0001125	00019993470934889
49,757.04	ACH Credit Medicare A Veritus Medicare 890215	00019993493281847
15,941.48	ACH Credit Prov Remit Independence Blu 0001125	00019993481951414
52,357.82	ACH Credit Medicare A Veritus Medicare 890215	00019993504071907
36,357.00	ACH Credit Medicare A Veritus Medicare 89S215	00019993504071915
15,538.13	ACH Credit Prov Remit Independence Blu 0001125	00019993493020459
20,064.00	ACH Credit Medicare A Veritus Medicare 89S215	00019993514782283
9,634.44	ACH Credit Medicare A Veritus Medicare 890215	00019993514782279
9,626.89	ACH Credit Prov Remit Independence Blu 0001125	00019993503897571
19,842.50	ACH Credit Medicare A Veritus Medicare 890215	00019993503897571
8,685.29	ACH Credit Prov Remit Independence Blu 0001125	00019993545669233
5,621.42	ACH Credit Medicare A Veritus Medicare 890215	00019993514630748
1,948.96	ACH Credit Prov Remit Independence Blu 0001125	00019993586908095
189,193.49	ACH Credit Medicare A Veritus Medicare 890215	00019993545372188
18,807.00	ACH Credit Medicare A Veritus Medicare 89S215	00019993580539330
6,809.65	ACH Credit Prov Remit Independence Blu 0001125	00019993580539340
76,309.65	ACH Credit Medicare A Veritus Medicare 890215	00019993555571842
37,521.00	ACH Credit Medicare A Veritus Medicare 89S215	00019993571197517
6,111.55	ACH Credit Prov Remit Independence Blu 0001125	00019993571197525
132.10	ACH Credit Prov Remit Amerihealth / NJ 0001125	00019993580305581
8,120.82	ACH Credit Prov Remit Independence Blu 0001125	00019993580305337
73,902.54	ACH Credit Medicare A Veritus Medicare 890215	00019993571059201
8,775.00	ACH Credit Medicare A Veritus Medicare 89S215	00019993581557198
6,782.81	ACH Credit Prov Remit Independence Blu 0001125	00019993581557207
1,503.96	ACH Credit Medicare A Veritus Medicare 890215	00019993612436744
88,402.08	ACH Credit Medicare A Veritus Medicare 890215	00019993623237835
41,664.00	ACH Credit Medicare A Veritus Medicare 89S215	00019993634851242
22,794.21	ACH Credit Prov Remit Independence Blu 0001125	00019993634851238
26,422.71	ACH Credit Medicare A Veritus Medicare 890215	00019993622879044
10,800.00	ACH Credit Medicare A Veritus Medicare 89S215	00019993645764833
1,469.67	ACH Credit Prov Remit Independence Blu 0001125	00019993645764829

Deposits In

1 transaction for a total of \$ 5,522.96

Amount	Transaction description	Reference number
5,522.96	Fed Wire In 017914	W017914 1216

nts

1 transaction for a total of \$ 10.00

Amount	Transaction description	Reference number
10.00	Deposit Adjust 959083	049375 901225 83H107 10J7501 1440946

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INACLE Previous Day Detail Report

12/17/99

Date: 12/16/99

PNC Bank, Philadelphia

12821594

USD MCH DEPOSIT

Debit Transactions:

Amount	Reference Number
BA Debits	
ZBA Debits	
108,523.62	08611336159
	FUNDS TRANSFER TO ACCT 8611336159

Credit Transactions:

Amount	Reference Number	Availability		
		Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
35,407.04	00000008279	101.04	35,201.00	105.00
	WHLS LBX DEP 8279	027236031		
35,407.04	Lockbox Deposits Totals	101.04	35,201.00	105.00

ACH Credits

ACH Credits				
19,757.04	000000000000	49,757.04	0.00	0.00
	390215			
	MEDICARE AVERITUS MEDICARE			
15,941.48	000000000000	15,941.48	0.00	0.00
	0001125			
	PROV REMITINDEPENDENCE BLU			
65,698.52	ACH Credits Totals	65,698.52	0.00	0.00

Money Transfer CR-Wire

Money Transfer CR-Wire				
5,522.96		5,522.96	0.00	0.00
	FED WIRE IN 017914			
	ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT			
	FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851			
	OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA			
	BBI:HOSPITAL BATCH#20412149 CSI HOSP PATIENT LOAN PRGM			
	FNDG BENEFICIARY:MERCY COMMUNITY HOSPITAL AC/8612821594			
	MERCY COMMUNITY HOSPITAL 8612821594 PHILADELPHIA PA			
	TRN:991216017914 FEDREF:00014 DATE:991216 TIME:1331			
5,522.96	Money Transfer CR-Wire Totals	5,522.96	0.00	0.00

Miscellaneous Credits

Miscellaneous Credits				
10.00	04601995000	10.00	0.00	0.00
	PNC MERCHANT DEPOSIT 178204601995			
10.00	Miscellaneous Credits Totals	10.00	0.00	0.00

Deposits

Deposits				
1,885.10	000000000000	1,340.10	496.00	49.00
	DEPOSIT 024676406			
1,885.10	Deposits Totals	1,340.10	496.00	49.00
108,523.62	Credit Totals	72,672.62	35,697.00	154.00

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Business Account Statement**PNCBANK**MEDICAL CENTER
SYSTEM

For the period 12/01/1999 to 12/31/1999

Account number: 86-1133-6132

Page 10 of 12

Deposits and Other Credits - continued**Transfers In****2 transactions for a total of \$ 14,589.12**

Date posted	Amount	Transaction description	Reference number
12/16	9,725.72	Fed Wire In 017918	W017918 1215
12/21	4,863.40	Fed Wire In 007428	W007428 1221

Adjustments**6 transactions for a total of \$ 411.41**

Date posted	Amount	Transaction description	Reference number
12/03	1.00	Money Room Deposit Credit Adj. 00000000 VALUE DATE 12-01-99	12030350
12/08	36.00	Credit Memo	037204677
12/09	100.00	Deposit Adjmt 97537	023418283
12/15	9.00	Money Room Deposit Credit Adj. 00000000	12131093
12/15	215.41	Credit Memo	028198438
12/20	50.00	Deposit Adjmt 98183	023658416

Other Credits**15 transactions for a total of \$ 4,407.20**

Date posted	Amount	Transaction description	Reference number
12/01	325.00	PNC Merchant Deposit 178165012992	178165012992 PHL
12/01	18.20	PNC Merchant Deposit 178165013990	178165013990 PHL
12/01	47.00	PNC Merchant Deposit 178165012992	178165012992 PHL
12/08	53.00	PNC Merchant Deposit 178165012992	178165012992 PHL
12/10	100.00	PNC Merchant Deposit 178165014998	178165014998 PHL
12/13	100.00	PNC Merchant Deposit 178165014998 Value Date 12-11-99	178165014998 PHL
12/14	600.00	PNC Merchant Deposit 178165013990	178165013990 PHL
12/20	105.00	PNC Merchant Deposit 178165012992 Value Date 12-18-99	178165012992 PHL
12/21	925.00	PNC Merchant Deposit 178165014998	178165014998 PHL
12/23	911.00	PNC Merchant Deposit 178165014998	178165014998 PHL
12/23	47.00	PNC Merchant Deposit 178165012992	178165012992 PHL
12/24	595.00	PNC Merchant Deposit 178165014998	178165014998 PHL
12/28	311.00	PNC Merchant Deposit 178165012992	178165012992 PHL
12/30	75.00	PNC Merchant Deposit 178165012992	178165012992 PHL
12/31	195.00	PNC Merchant Deposit 178165012992	178165012992 PHL

Checks and Other Debits**ACH Debits****3 transactions for a total of \$ 1,289.00**

Date posted	Amount	Transaction description	Reference number
12/01	1,043.08	ACH Debit Reversal Independence Blu 0001105	00019993340576782
12/03	215.92	ACH Debit Lease Pmt Ladco Leasing 9916755	00019993382941165
12/03	30.00	ACH Debit Misc Chg Ladco Leasing 9916755	00019993437173135

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INACLE Previous Day Detail Report

12/17/99

Date: 12/16/99

NC Bank, Philadelphia

11336132

USD MCMC DEPOSIT

Debit Transactions:

Amount	Reference Number
3A Debits	
ZBA Debits	
569,232.70	08612821607
FUNDS TRANSFER TO ACCT 8612821607	

Coin and Currency Shipped

Coin and Currency Shipped

850.00 00000000000

MONEY ROOM ORDER COIN/CURRENCY 00000000

570,082.70 Debit Total

Credit Transactions:

Credit Transactions:		Availability		
Amount	Reference Number	Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
38,869.45	00000008281	225,537.45	11,646.00	1,686.00
	WHLS LBX DEP 8281	022085560		
135,851.88	00000008281	3,446.88	130,417.00	1,988.00
	WHLS LBX DEP 8281	027233448		
63,848.08	00000008281	102.08	62,889.00	857.00
	WHLS LBX DEP 8281	027233407		
2,099.16	00000008265	104.16	1,995.00	0.00
	WHLS LBX DEP 8265	027236022		
440,668.57	Lockbox Deposits Totals	229,190.57	206,947.00	4,531.00

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ACH Credits

ACH Credits

47,619.00	00000000000	47,619.00	0.00	0.00
	390156B	MEDICARE AVERITUS MEDICARE		
39,990.56	00000000000	39,990.56	0.00	0.00
	0001105	PROV REMITINDEPENDENCE BLU		
10,218.53	00000000000	10,218.53	0.00	0.00
	390156A	MEDICARE AVERITUS MEDICARE		
6,972.57	00000000000	6,972.57	0.00	0.00
	0001023	PROV REMITINDEPENDENCE BLU		
192.28	00000000000	192.28	0.00	0.00
	39S156B	MEDICARE AVERITUS MEDICARE		
113.25	00000000000	113.25	0.00	0.00
	0001105	PROV REMITAMERIHEALTH NJ		
105,106.19	ACH Credits Totals	105,106.19	0.00	0.00

Money Transfer CR-Wire

Money Transfer CR-Wire

9,725.72

9,725.72

0.00

0.00

FED WIRE IN

017918

ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT

FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851

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12/17/99

OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA
 BBL:HOSPITAL BATCH #20112149 CSI HOSP PATIENT LOAN PRGM
 FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL CENTER
 AC/8611336132 MERCY CATHOLIC MEDICAL CENTER 8611336132
 PHILADELPHIA PA ATTN DOUG SMITH
 TRN:991216017918 FEDREF:00015 DATE:991216 TIME:1331

9,725.72 Money Transfer CR-Wire Totals	9,725.72	0.00	0.00
Coin and Currency Deposited			
Coin and Currency Deposited			
3,307.27 000000000000	3,307.27	0.00	0.00
MONEY ROOM DEP. COIN/CURRENCY 00000000			
986.22 000000000000	986.22	0.00	0.00
MONEY ROOM DEP. COIN/CURRENCY 00000000			
4,293.49 Coin and Currency Deposited	4,293.49	0.00	0.00
Deposits			
Deposits			
9,925.73 000000000000	8,725.73	632.00	568.00
DEPOSIT 022053531			
363.00 000000000000	363.00	0.00	0.00
DEPOSIT 022047998			
10,288.73 Deposits Totals	9,088.73	632.00	568.00
Credit Totals			
570,082.70 Credit Totals	357,404.70	207,579.00	5,099.00

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PINACLE Previous Day Detail Report

12/23/99

As- Date: 12/21/99
PNC Bank, Philadelphia

611336132 USD MCMC DEPOSIT

Debit Transactions:

Amount	Reference Number
BA Debits	
ZBA Debits	
266,086.29	08612821607
	FUNDS TRANSFER TO ACCT 8612821607

Credit Transactions:

Credit Transactions:		Availability		
Amount	Reference Number	Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
79,748.14	00000008281	8,261.14	27,079.00	44,408.00
	WHLS LBX DEP 8281	024717853		
58,521.08	00000008281	1,014.08	56,822.00	685.00
	WHLS LBX DEP 8281	024717948		
16,680.08	00000008281	5,763.08	10,145.00	772.00
	WHLS LBX DEP 8281	022813825		
1,938.23	00000008265	100.23	1,838.00	0.00
	WHLS LBX DEP 8265	024716626		
156,887.53	Lockbox Deposits Totals	15,138.53	95,884.00	45,865.00

ACH Credits

ACH Credits				
58,123.04	00000000000	58,123.04	0.00	0.00
	0001105	PROV REMITINDEPENDENCE BLU		
19,640.81	00000000000	19,640.81	0.00	0.00
	390156B	MEDICARE AVERITUS MEDICARE		
4,877.29	00000000000	4,877.29	0.00	0.00
	390156A	MEDICARE AVERITUS MEDICARE		
4,107.87	00000000000	4,107.87	0.00	0.00
	0001023	PROV REMITINDEPENDENCE BLU		
1,888.32	00000000000	1,888.32	0.00	0.00
	0001506	PROV REMITINDEPENDENCE BLU		
189.60	00000000000	189.60	0.00	0.00
	0001105	PROV REMITAMERIHEALTH NJ		
88,826.93	ACH Credits Totals	88,826.93	0.00	0.00

Money Transfer CR-Wire

4,863.40	007428	4,863.40	0.00	0.00
	FED WIRE IN			
	ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT			
	FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851			
	OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA			
	BBI:HOSPITAL BATCH #20212169 CSI HOSP PATIENT LOAN PRGM			
	FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL CENTER			
	AC/8611336132 MERCY CATHOLIC MEDICAL CENTER 8611336132			
	PHILADELPHIA PA ATTN DOUG SMITH			
	TRN:991221007428 FEDREF:00003 DATE:991221 TIME:1108			

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Business Account Statement**PNCBANK**PUBLIC MEDICAL CENTER
HEALTH SYSTEM

For the period 02/01/2000 to 02/29/2000

Account number: 86-1133-6132

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Deposits and Other Credits - continued**CH Credits - continued****119 transactions for a total of \$ 7,716,753.33**

Date	Amount	Transaction description	Reference number
2/25	10,262.22	ACH Credit Prov Remit Independence Blu 0001023	00020000546740929
2/25	7,533.58	ACH Credit Medicare A Veritus Medicare 390156B	00020000550675436
2/25	3,900.00	ACH Credit Prov Remit Independence Blu 0005613	00020000546740938
2/25	1,728.00	ACH Credit Prov Remit Independence Blu 0001678	00020000546740937
2/25	271.49	ACH Credit Medicare A Veritus Medicare 390156A	00020000550675435
2/28	50,357.64	ACH Credit Prov Remit Independence Blu 0001105	00020000550387656
2/28	34,551.27	ACH Credit Medicare A Veritus Medicare 390156B	00020000561729782
2/28	22,527.81	ACH Credit Medicare A Veritus Medicare 390156A	00020000561729781
2/28	5,713.20	ACH Credit Prov Remit Independence Blu 0001023	00020000550387654
2/28	1,690.00	ACH Credit Prov Remit Independence Blu 0001506	00020000550387682
2/29	48,835.12	ACH Credit Prov Remit Independence Blu 0001105	00020000561445203
2/29	18,366.93	ACH Credit Medicare A Wellmark Inc. 391602	00020000593386573
2/29	12,062.66	ACH Credit Prov Remit Independence Blu 0001023	00020000561445201
2/29	9,540.10	ACH Credit Medicare A Veritus Medicare 390156B	00020000592957118
2/29	4,146.07	ACH Credit Medicare A Veritus Medicare 390156A	00020000592957117
2/29	34.00	ACH Credit Prov Remit Amerihealth / NJ 0001023	00020000561445125

Transfers In**2 transactions for a total of \$ 879,561.19**

Date	Amount	Transaction description	Reference number
2/01	5,348.19	Fed Wire In 016602	W016602 0201
2/16	874,213.00	Book Trn Credit 008647	W008647 0218

Adjustments**7 transactions for a total of \$ 193,322.01**

Date	Amount	Transaction description	Reference number
2/01	944.50	Credit Adjustment Ref: PGHADJ0000003440	00101REF0000003440
2/02	46,524.30	Credit Memo	034429764
2/07	1,935.72	Credit Adjustment Ref: PGHADJ0000005221	00101REF0000005221
2/08	111,898.39	Credit Adjustment Ref: PHLADJ0207009430	02001REF0207009430
2/11	125.00	Credit Memo	032773537
2/16	32,374.10	Credit Memo	035801967
2/17	20.00	Money Room Deposit Credit Adj. 00000000	02170480

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Other Credits**20 transactions for a total of \$ 4,276.90**

Date	Amount	Transaction description	Reference number
2/03	419.00	PNC Merchant Deposit 178165012992	178165012992 PHL
2/07	775.00	PNC Merchant Deposit 178165014998	178165014998 PHL
2/07	195.30	PNC Merchant Deposit 178165012992 - Value Date 02-05-00	178165012992 PHL
2/08	371.10	PNC Merchant Deposit 178165013990	178165013990 PHL
2/09	45.00	PNC Merchant Deposit 178165012992 -	178165012992 PHL
2/09	58.30	PNC Merchant Deposit 178165012992 -	178165012992 PHL
2/10	323.00	PNC Merchant Deposit 178165012992 -	178165012992 PHL

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2/2/00

5,348.19		5,348.19	0.00	0.00
FED WIRE IN 016602				
ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT				
FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851				
OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA				
BBI:HOSPITAL BATCH 20201280 CSI HOSP PATIENT LOAN PRGM				
FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL CENTER				
AC/8611336132 MERCY CATHOLIC MEDICAL CENTER 8611336132				
PHILADELPHIA PA ATTN DOUG SMITH				
TRN:000201016602 FEDREF:00003 DATE:000201 TIME:1258				
5,348.19	Money Transfer CR-Wire Tot	5,348.19	0.00	0.00
Detail Credit Adjustments				
Detail Credit Adjustments				
944.50	00000003440	944.50	0.00	0.00
CREDIT ADJUSTMENT REF: PGHADJ00000003440				
944.50	Detail Credit Adjustments Tot	944.50	0.00	0.00
Coin and Currency Deposited				
Coin and Currency Deposited				
5,834.00	00000000000	5,834.00	0.00	0.00
MONEY ROOM DEP. COIN/CURRENCY 00000000				
986.97	00000000000	986.97	0.00	0.00
MONEY ROOM DEP. COIN/CURRENCY 00000000				
908.56	00000000000	908.56	0.00	0.00
MONEY ROOM DEP. COIN/CURRENCY 00000000				
895.82	00000000000	895.82	0.00	0.00
MONEY ROOM DEP. COIN/CURRENCY 00000000				
450.00	00000000000	450.00	0.00	0.00
MONEY ROOM DEP. COIN/CURRENCY 00000000				
9,075.35	Coin and Currency Deposited	9,075.35	0.00	0.00
Deposits				
Deposits				
152,103.95	00000000000	100.95	152,003.00	0.00
DEPOSIT 029508934				
6,507.66	00000000000 1-31	1,762.66	4,705.00	40.00
DEPOSIT 022768904				
158,611.61	Deposits Totals	1,863.61	156,708.00	40.00
647,891.60	Credit Totals	253,094.60	362,557.00	32,240.00

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PINACLE Previous Day Detail Report

2/17/00

As Of Date: 2/16/00

F. Bank, Philadelphia

8611336132

USD MCMC DEPOSIT

Debit Transactions:

Amount	Reference Number
ZBA Debits	
ZBA Debits	
1,053,641.78	08612821607
	FUNDS TRANSFER TO ACCT 8612821607

Coin and Currency Shipped

Coin and Currency Shipped

475.00 000000000000

MONEY ROOM ORDER COIN/CURRENCY 00000000

350.00 000000000000

MONEY ROOM ORDER COIN/CURRENCY 00000000

825.00 Coin and Currency Shipped To

1,054,466.78 Debit Total**Credit Transactions:**

Credit Transactions:			Availability		
Amount	Reference Number		Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits					
28,422.24	00000008281		100.24	26,156.00	2,166.00
	WHLB LBX DEP	8281	025756966		
16,845.10	00000008281		113.10	16,650.00	82.00
	WHLB LBX DEP	8281	025756927		
516.41	00000008265		100.41	416.00	0.00
	WHLB LBX DEP	8265	025759523		
45,783.75	Lockbox Deposits Totals		313.75	43,222.00	2,248.00

ACH Credits

ACH Credits

40,730.59	000000000000	40,730.59	0.00	0.00
	0001105	PROV REMITINDEPENDENCE BLU		
17,179.30	000000000000	17,179.30	0.00	0.00
	0001023	PROV REMITINDEPENDENCE BLU		
15,988.32	000000000000	15,988.32	0.00	0.00
	390156B	MEDICARE AVERITUS MEDICARE		
2,675.65	000000000000	2,675.65	0.00	0.00
	390156A	MEDICARE AVERITUS MEDICARE		
200.00	000000000000	200.00	0.00	0.00
	0001506	PROV REMITINDEPENDENCE BLU		
76,773.86	ACH Credits Totals	76,773.86	0.00	0.00

Money Transfer CR-Other

Money Transfer CR-Other

874,213.00	BOOK TRANSFER CREDIT	874,213.00	0.00	0.00
	ORIGINATOR:MERCY HEALTH CENTER AC/8611336204 ONE WEST			
	ELM STREET CONSHOHOCKEN,PA 19428 OBL:TRF FDS FR ACCT			
	8611336204 TO 8611336132, REF RACHAEL MEMO			
	BENEFICIARY:MERCY CATHOLIC MEDICAL CENTER AC/8611336132			
	TRN:000216008647 DATE:000216 TIME:1144			

006080

Linda this
 07\$ is already
 on our back
 back in 8/99
 no need
 to re-read

FEB-25-03 13:33 FROM:SGH BUSINESS OFFICE

ID:6102782060

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Business Account Statement

PNCBANK

UNITY HOSPITAL
TH SYSTEM

For the period 02/01/2000 to 02/29/2000

Account number: 86-1282-1594

Page 4 of 5

Deposits and Other Credits - continued

ACH Credits - continued

58 transactions for a total of \$ 1,422,675.49

Date posted	Amount	Transaction description	Reference number
2/17	76,809.52	ACH Credit Medicare A Veritus Medicare 390215	00020000472939548
2/17	26,697.00	ACH Credit Medicare A Veritus Medicare 39S215	00020000472939542
2/17	18,602.98	ACH Credit Prov Remit Independence Blu 0001125	00020000461813938
2/18	81,969.28	ACH Credit Medicare A Veritus Medicare 390215	00020000483708683
2/18	7,745.86	ACH Credit Prov Remit Independence Blu 0001125	00020000472721838
2/22	81,360.54	ACH Credit Medicare A Veritus Medicare 390215	00020000494228218
2/22	9,504.00	ACH Credit Prov Remit Independence Blu 0001125	00020000483578780
2/22	110.00	ACH Credit Prov Remit Amerihealth 0001125	00020000483578753
2/23	20,564.43	ACH Credit Medicare A Veritus Medicare 390215	00020000536427022
2/23	17,550.00	ACH Credit Medicare A Veritus Medicare 39S215	00020000535707411
2/23	11,155.55	ACH Credit Medicare A Veritus Medicare 390215	00020000535707415
2/23	9,608.41	ACH Credit Prov Remit Independence Blu 0001125	00020000494083802
2/24	47,369.44	ACH Credit Medicare A Veritus Medicare 390215	00020000547095988
2/24	30,949.00	ACH Credit Medicare A Veritus Medicare 39S215	00020000547095984
2/24	8,204.94	ACH Credit Prov Remit Independence Blu 0001125	00020000535436040
2/24	110,261.98	ACH Credit Medicare A Veritus Medicare 390215	00020000550675437
2/25	45,023.00	ACH Credit Medicare A Veritus Medicare 39S215	00020000550675433
2/25	20,679.35	ACH Credit Prov Remit Independence Blu 0001125	00020000546740934
2/28	15,268.72	ACH Credit Medicare A Veritus Medicare 390215	00020000561729783
2/28	9,450.00	ACH Credit Medicare A Veritus Medicare 39S215	00020000561729778
2/28	8,142.83	ACH Credit Prov Remit Independence Blu 0001125	00020000550387659
2/28	233.70	ACH Credit Prov Remit Amerihealth / NJ 0001125	00020000550387340
2/29	9,450.00	ACH Credit Medicare A Veritus Medicare 39S215	00020000582957115
2/29	9,269.36	ACH Credit Prov Remit Independence Blu 0001125	00020000561445206
2/29	6,803.73	ACH Credit Medicare A Veritus Medicare 390215	00020000582957119

Funds Transfers In

1 transaction for a total of \$ 2,632.94

Date posted	Amount	Transaction description	Reference number
02/11	2,632.94	Fed Wire In 023860	W023860 0211

Other Credits

10 transactions for a total of \$ 4,593.40

Date posted	Amount	Transaction description	Reference number
02/04	30.00	PNC Merchant Deposit	178204601995 PHL
02/07	1,996.00	PNC Merchant Deposit Value Date 02-05-00	178204601995 PHL
02/08	15.00	PNC Merchant Deposit	178204601995 PHL
02/09	39.40	PNC Merchant Deposit	178204601995 PHL
02/11	798.00	PNC Merchant Deposit	178204601995 PHL
02/11	39.00	PNC Merchant Deposit	178204601995 PHL
02/18	5.00	PNC Merchant Deposit	178204601995 PHL
02/22	30.00	PNC Merchant Deposit	178204601995 PHL
02/28	39.00	PNC Merchant Deposit Value Date 02-26-00	178204601995 PHL
02/29	1,602.00	PNC Merchant Deposit	178204601995 PHL

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INACLE Previous Day Detail Report

2/14/00

As of Date: 2/11/00

PNC Bank, Philadelphia**612821594 USD MCH DEPOSIT****Debit Transactions:**

Amount	Reference Number
BA Debits	
ZBA Debits	
105,488.24	08611336159
FUNDS TRANSFER TO ACCT 8611336159	

Credit Transactions:

Credit Transactions:		Availability		
Amount	Reference Number	Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
—13,928.83	00000008279	153.83	13,775.00	0.00
	WHLB LBX DEP 8279	028671593		
—6,226.62	00000008279	2,920.62	3,306.00	0.00
	WHLB LBX DEP 8279	022535277		
✓20,155.45	Lockbox Deposits Totals	3,074.45	17,081.00	0.00

ACH Credits

ACH Credits				
Credits				
61,353.65	000000000000	61,353.65	0.00	0.00
	390215 MEDICARE AVERITUS MEDICARE			
14,086.92	000000000000	14,086.92	0.00	0.00
	0001125 PROV REMITINDEPENDENCE BLU			
5,974.00	000000000000	5,974.00	0.00	0.00
	39S215 MEDICARE AVERITUS MEDICARE			
100.00	000000000000	100.00	0.00	0.00
	0001125 PROV REMITAMERIHEALTH NJ			
81,514.57	ACH Credits Totals	81,514.57	0.00	0.00

Money Transfer CR-Wire

Money Transfer CR-Wire				
2,632.94		2,632.94	0.00	0.00
FED WIRE IN 023860				
ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT				
FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851				
OBLPNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA				
BBI:HOSPITAL BATCH# 20401310 CSI HOSP PATIENT LOAN				
PRGM FNDG BENEFICIARY:MERCY COMMUNITY HOSPITAL				
AC/8612821594 MERCY COMMUNITY HOSPITAL 8612821594				
PHILADELPHIA PA				
TRN:000211023860 FEDREF:00012 DATE:000211 TIME:1623				
2,632.94	Money Transfer CR-Wire Totals	2,632.94	0.00	0.00

Miscellaneous Credits

Miscellaneous Credits				
798.00	04601995000	798.00	0.00	0.00
PNC MERCHANT DEPOSIT 178204601995				
798.00	Miscellaneous Credits Totals	798.00	0.00	0.00

006091

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ACCOUNT STATEMENT

ID:6102782060

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For the period 04/01/2000 to 04/30/2000

Account number: 86-1282-1594

Page 4 of 5

per Credits - continued

continued

52 transactions for a total of \$ 1,075,087.57

Amount	Transaction description	Reference number
4,804.77	ACH Credit Medicare A Veritus Medicare 390215	00020001093786575
13,936.53	ACH Credit Prov Remit Independence Blu 0001125	00020001093557131
3,245.24	ACH Credit Medicare A Veritus Medicare 390215	00020001104884579
180.20	ACH Credit Prov Remit Amerihealth / NJ 0001125	00020001093556885
156,469.58	ACH Credit Medicare A Veritus Medicare 390215	00020001115510896
24,773.00	ACH Credit Medicare A Veritus Medicare 39S215	00020001115510892
3,280.25	ACH Credit Prov Remit Independence Blu 0001125	00020001104641638
14,773.92	ACH Credit Prov Remit Independence Blu 0001125	00020001115444646
3,357.57	ACH Credit Medicare A Veritus Medicare 390215	00020001158360278
15,568.45	ACH Credit Medicare A Veritus Medicare 390215	00020001158752374
18,878.83	ACH Credit Prov Remit Independence Blu 0001125	00020001156751595
9,509.10	ACH Credit Medicare A Veritus Medicare 390215	00020001160629517
3,184.14	ACH Credit Prov Remit Independence Blu 0001125	00020001156552695
8,216.88	ACH Credit Medicare A Veritus Medicare 390215	00020001172003519
5,763.88	ACH Credit Prov Remit Independence Blu 0001125	00020001160135218
2,289.00	ACH Credit Prov Remit Amerihealth 0001125	00020001160135148
110,152.09	ACH Credit Medicare A Veritus Medicare 390215	00020001183083165
34,898.00	ACH Credit Medicare A Veritus Medicare 39S215	00020001183083161
11,839.34	ACH Credit Prov Remit Independence Blu 0001125	00020001171688382
16.70	ACH Credit Prov Remit Amerihealth / NJ 0001125	00020001171687354

Funds Transfers In

1 transaction for a total of \$ 97,414.93

Date posted	Amount	Transaction description	Reference number
04/24	97,414.93	Fed Wire In 007911	WD07911 0424

Adjustments

2 transactions for a total of \$ 81.00

Date posted	Amount	Transaction description	Reference number
04/10	45.00	Credit Memo	032128710
04/10	36.00	Deposit Adjmt 94262	027212322

Other Credits

14 transactions for a total of \$ 2,273.00

Date posted	Amount	Transaction description	Reference number
04/04	35.00	PNC Merchant Deposit	178204601995 PHL
04/06	15.00	PNC Merchant Deposit	178204601995 PHL
04/07	15.00	PNC Merchant Deposit	178204601995 PHL
04/10	1,145.00	PNC Merchant Deposit Value Date 04-08-00	178204601995 PHL
04/11	25.00	PNC Merchant Deposit	178204601995 PHL
04/12	39.00	PNC Merchant Deposit	178204601995 PHL
04/13	5.00	PNC Merchant Deposit	178204601995 PHL
04/14	25.00	PNC Merchant Deposit	178204601995 PHL
04/17	15.00	PNC Merchant Deposit Value Date 04-15-00	178204601995 PHL
04/18	75.00	PNC Merchant Deposit	178204601995 PHL

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PINACLE Previous Day Detail Report

4/26/00

As-Of Date: 4/24/00

NC Bank, Philadelphia

8612821594

USD MCH DEPOSIT

Debit Transactions:

Amount Reference Number

ZBA Debits

ZBA Debits

154,345.93 08611336159

FUNDS TRANSFER TO ACCT 8611336159

Credit Transactions:

Amount	Reference Number	Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
36,891.39	00000008279	4,174.39	24,892.00	7,825.00
	WHLS LBX DEP 8279	027188647		
36,891.39	Lockbox Deposits Totals	4,174.39	24,892.00	7,825.00

ACH Credits

ACH Credits

14,773.92	000000000000	14,773.92	0.00	0.00
	0001125 PROV REMITINDEPENDENCE BILU			
3,357.57	000000000000	3,357.57	0.00	0.00
	390213 MEDICARE AVERITUS MEDICARE			
18,131.49	ACH Credits Totals	18,131.49	0.00	0.00

Money Transfer CR-Wire

Money Transfer CR-Wire

97,414.93		97,414.93	0.00	0.00
	FED WIRE IN 007911			
	ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT			
	FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851			
	OBL:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA			
	BBL:HOSPITAL BATCH# 20404180 CSI HOSP PATIENT LOAN PRGM			
	FNDG BENEFICIARY:MERCY COMMUNITY HOSPITAL AC/8612821594			
	MERCY COMMUNITY HOSPITAL 8612821594 PHILADELPHIA PA			
	TRN:000424007911 FEDREF:00011 DATE:000424 TIME:1227			
97,414.93	Money Transfer CR-Wire Totals	97,414.93	0.00	0.00

006093

Deposits

Deposits

1,138.61	000000000000	463.61	675.00	0.00
	DEPOSIT 028551531			
769.51	000000000000	482.51	287.00	0.00
	DEPOSIT 028551525			
1,908.12	Deposits Totals	946.12	962.00	0.00
154,345.93	Credit Totals	120,666.93	25,854.00	7,825.00

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Business Account StatementPNC MEDICAL CENTER
SYSTEM**PNCBANK**

For the period 04/01/2000 to 04/30/2000

Account number: 86-1133-6132

Page 9 of 11

Deposits and Other Credits - continued**Credits - continued****110 transactions for a total of \$ 7,932,894.67**

Date	Amount	Transaction description	Reference number
4/28	3,300.60	ACH Credit Medicare A Veritus Medicare 890156A	00020001183083163
4/28	149.86	ACH Credit Settlement American Express 2374958412	00020001193426901

Funds Transfers In**2 transactions for a total of \$ 407,058.40**

Date	Amount	Transaction description	Reference number
4/24	227,026.62	Fed Wire In 007913	W007913 0424
4/24	180,031.78	Fed Wire In 007910	W007910 0424

CSF BK of Montana

Adjustments**4 transactions for a total of \$ 570.00**

Date	Amount	Transaction description	Reference number
4/13	19.00	Money Room Deposit Credit Adj. VALUE DATE 04-11-00	00000000 04130508
4/18	500.00	Money Room Deposit Credit Adj.	00000000 04130505
4/24	1.00	Money Room Deposit Credit Adj. VALUE DATE 04-21-00	00000000 04240858
4/	50.00	Deposit Adjmt 95094	027397116

Credits**16 transactions for a total of \$ 3,992.88**

Date	Amount	Transaction description	Reference number
4/03	122.50	PNC Merchant Deposit Value Date 04-01-00	178165012992 PHL
4/04	165.00	PNC Merchant Deposit	178165012992 PHL
4/06	45.00	PNC Merchant Deposit	178165012992 PHL
4/07	130.00	PNC Merchant Deposit	178165012992 PHL
4/11	800.00	PNC Merchant Deposit	178165012992 PHL
4/11	80.00	PNC Merchant Deposit	178165013990 PHL
4/12	90.00	PNC Merchant Deposit	178165012992 PHL
4/13	775.00	PNC Merchant Deposit	178165012992 PHL
4/15	77.38	PNC Merchant Deposit	178165014998 PHL
4/13	35.00	PNC Merchant Deposit	178165012992 PHL
4/14	270.00	PNC Merchant Deposit	178165013990 PHL
4/17	245.00	PNC Merchant Deposit Value Date 04-15-00	178165012992 PHL
4/25	165.00	PNC Merchant Deposit	178165012992 PHL
4/26	15.00	PNC Merchant Deposit	178165013990 PHL
4/27	925.00	PNC Merchant Deposit	178165014998 PHL
4/28	53.00	PNC Merchant Deposit	178165012992 PHL

006094

Checks and Other Debits**Debits****4 transactions for a total of \$ 6,225.59**

Date	Amount	Transaction description	Reference number
4/03	875.00	Ret Dep Item Frozen 0000000000	020 032929347247
4/10	150.00	Return Dep Item Summary	020 033026010722

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PINACLE Previous Day Detail Report

4/26/00

As-Of Date: 4/24/00

PNC Bank, Philadelphia

8611336132

USD MCMC DEPOSIT

Debit Transactions:

Amount	Reference Number
ZBA Debits	
ZBA Debits	
623,142.44	08612821607
FUNDS TRANSFER TO ACCT 8612821607	

[Handwritten signatures and initials]

(-14-23)

Credit Transactions:

Credit Transactions:		Availability		
Amount	Reference Number	Zero Day Float	One Day Float	2+ Days Float
Lockbox Deposits				
Lockbox Deposits				
— 22,813.26	00000008281	188.26	17,069.00	5,556.00
	WHLS LBX DEP 8281	027188696		
7,459.75	00000008265	7,459.75	0.00	0.00
	WHLS LBX DEP 8265	027818474		
1,449.20	3,989.45 00000008265	101.45	3,724.00	164.00
	WHLS LBX DEP 8265	027188678		
— 2,551.23	00000008281	252.23	2,020.00	279.00
	WHLS LBX DEP 8281	027192289		
— 2,244.53	00000008281	2,244.53	0.00	0.00
	WHLS LBX DEP 8281	022561197		
39,058.22	Lockbox Deposits Totals	10,246.22	22,813.00	5,999.00

ACH Credits

ACH Credits				
109,498.06	000000000000	109,498.06	0.00	0.00
53,959.17	390156B MEDICARE AVERITUS MEDICARE	53,959.17	0.00	0.00
4,803.32	0001105 PROV REMITINDEPENDENCE BLU	4,803.32	0.00	0.00
1,690.57	0001023 PROV REMITINDEPENDENCE BLU	1,690.57	0.00	0.00
700.00	390156A MEDICARE AVERITUS MEDICARE	700.00	0.00	0.00
628.00	0001506 PROV REMITINDEPENDENCE BLU	628.00	0.00	0.00
22.30	0001023 PROV REMITAMERIHEALTH NJ	22.30	0.00	0.00
171,301.42	0001105 PROV REMITAMERIHEALTH NJ	171,301.42	0.00	0.00
ACH Credits Totals				

006095

Money Transfer CR-Wire

227,026.62	FED WIRE IN	227,026.62	0.00	0.00
ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT				
FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851				
OBL:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA				
BBI:HOSPITAL BATCH # 20204180 FITZ CSI HOSP PATIENT				
LOAN PRGM FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL				

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ID:6102782060

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PINACLE Previous Day Detail Report

4/26/00

CENTER AC/8611336132 MERCY CATHOLIC MEDICAL CENTER
 8611336132 PHILADELPHIA PA ATTN DOUG SMITH

TRN:000424007913 FEDREF:00012 DATE:000424 TIME:1228
 180,031.78 0.00 0.00

180,031.78 FED WIRE IN

ORIGINATOR:FIRST NATIONAL BANK OF MONTANA LIBBY MT
 FIRST NATIONAL BANK OF MONTANA, INC ABA:092102851

OBI:PNC BANK NATIONAL ASSOCIATION PHILADELPHIA PA
 BBI:HOSPITAL BATCH # 20104170 PHIL CSI HOSP PATIENT

LOAN PRGM FNDG BENEFICIARY:MERCY CATHOLIC MEDICAL
 CENTER AC/8611336132 MERCY CATHOLIC MEDICAL

8611336132 PHILADELPHIA PA ATTN DOUG SMITH
 TRN:000424007910 FEDREF:00010 DATE:000424 TIME:1227

407,058.40 Money Transfer CR-Wire Tot

407,058.40

0.00

0.00

Detail Credit Adjustments

Detail Credit Adjustments

50.00 00000095094

50.00

0.00

0.00

DEPOSIT ADJMT 95094

027397116

0.00

0.00

1.00 00000000000

1.00

0.00

MONEY ROOM DEPOSIT CREDIT ADJ. 000000000

EFFECTIVE DATE 04-21-00

51.00 Detail Credit Adjustments Tot

51.00

0.00

0.00

Coin and Currency Deposited

Coin and Currency Deposited

2,790.00 00000000000

2,790.00

0.00

0.00

MONEY ROOM DEP. COIN/CURRENCY 000000000

2,359.93 00000000000

2,359.93

0.00

0.00

MONEY ROOM DEP. COIN/CURRENCY 000000000

5,149.93 Coin and Currency Deposited

5,149.93

0.00

0.00

Deposits

Deposits

523.47 00000000000

101.47

196.00

226.00

DEPOSIT

027397115

101.47

196.00

226.00

523.47 Deposits Totals

593,908.44

23,009.00

6,225.00

623,142.44 Credit Totals

006088

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ID:6102782060

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Corporate Business Account Statement



Account number: 86-1282-1607

Page 1 of 4

Number of enclosures: 0

Tax ID Number: 23-1352191

For Client Services:

Call 1-877-824-5001

Visit us at www.treasury.pncbank.com

Write to: Client Services

19TH Floor

1600 Market Street

Philadelphia, PA 19103

For the period 09/01/2000 to 09/30/2000

MERCY CATHOLIC MEDICAL CENTER
 MERCY HEALTH SYSTEM
 GENERAL ACCOUNTING DEPT 2ND FL
 1 W ELM ST
 CONSHOHOCKEN PA 19428-2007

Account Summary Information

Balance Summary

	Beginning balance	Deposits and other credits	Checks and other debits	Ending balance
	235,703.00	23,956,335.54	23,904,389.54	287,649.00

Deposits and Other Credits			Checks and Other Debits		
Description	Items	Amount	Description	Items	Amount
Deposits	0	0.00	Checks	0	0.00
Automated Lockbox	0	0.00	Returned Items	0	0.00
ACH Credits	0	0.00	ACH Debits	0	0.00
Funds Transfers In	2	2,816,317.60	Funds Transfers Out	1	525,000.00
Trade Services	2	107,576.64	Trade Services	2	107,576.64
Investments	0	0.00	Investments	0	0.00
Zero Balance Transfers	34	21,032,441.30	Zero Balance Transfers	6	6,537,347.72
Adjustments	0	0.00	Adjustments	0	0.00
Other Credits	0	0.00	Other Debits	54	16,734,465.18
Total	38	23,956,335.54	Total	63	23,904,389.54

Ledger Balance

Date	Ledger balance	Date	Ledger balance
09/01	305,376.00	09/13	99,096.00
09/05	1,139,298.00	09/14	208,289.00
09/06	804,708.00	09/15	68,731.00
09/07	27,447.00	09/16	44,608.00
09/08	17,339.00	09/19	1,287,496.00
09/11	741,182.00	09/20	176,029.00
09/12	519,944.00	09/21	161,823.00
		09/22	128,034.00
		09/25	282,705.00
		09/26	106,295.00
		09/27	127,990.00
		09/28	162,319.00
		09/29	287,649.00

000097

Deposits and Other Credits

Funds Transfers In

2 transactions for a total of \$ 2,816,317.60

Date	Amount	Transaction description	Reference number
09/12	116,317.60	Fed Wire In 007669	W007669 0912
09/19	2,700,000.00	Book Trn Credit 016495	W016495 0919

Trade Services

2 transactions for a total of \$ 107,576.64

Date	Amount	Transaction description	Reference number
09/29	100,000.00	Standby L/C Cred 000000002208339966	LCS - COR 020 - 020
09/29	7,576.64	Standby L/C Cred 000000002208339966	LCS - COR 020 - 020

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ID:6102782060

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Business Account StatementIC MEDICAL CENTER
H SYSTEM

For the period 01/01/2001 to 01/31/2001

Account number: 86-1133-6132

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Deposits and Other Credits - continued**Credits - continued****128 transactions for a total of \$ 7,529,968.27**

dated	Amount	Transaction description	Reference number
1/29	58.82	ACH Credit Settlement American Express 2374953412	00020010262340023
1/30	40,508.45	ACH Credit Prov Remit Independence Blu 0001105	00020010261981475
1/30	9,473.23	ACH Credit Prov Remit Independence Blu 0001023	00020010261981473
1/30	8,592.82	ACH Credit Medicare A Veritus Medicare S90156B	00020010293268376
1/30	6,588.00	ACH Credit Prov Remit Independence Blu 0001678	00020010261981483
1/30	8,247.84	ACH Credit Medicare A Veritus Medicare S90156A	00020010293268375
1/30	148.00	ACH Credit Settlement Novus Services 601101305423517	00020010292914222
1/31	88,214.07	ACH Credit Prov Remit Independence Blu 0001105	00020010292929429
1/31	13,877.31	ACH Credit Prov Remit Independence Blu 0001023	00020010292929427
1/31	8,199.08	ACH Credit Medicare A Veritus Medicare S90156B	00020010304564972
1/31	2,621.85	ACH Credit Medicare A Veritus Medicare S90156A	00020010304564971

Funds Transfers In**2 transactions for a total of \$ 261,573.88**

dated	Amount	Transaction description	Reference number
1/31	162,843.13	Fed Wire In 020306	W020306 0125
1/31	98,730.75	Fed Wire In 020304	W020304 0125

Zero Balance Transfers**1 transaction for a total of \$ 67,665.10**

dated	Amount	Transaction description
1/30	67,665.10	Funds Transfer From Acct 8612821607

Adjustments**5 transactions for a total of \$ 995.00**

dated	Amount	Transaction description	Reference number
1/08	10.00	Money Room Deposit Credit Adj.	00000000 01080942
1/17	100.00	Money Room Deposit Credit Adj.	00000000 01170458
1/19	5.00	Money Room Deposit Credit Adj.	00000000 01190448
1/24	30.00	Money Room Deposit Credit Adj.	00000000 01240452
1/31	850.00	Credit Memo	027005572

006090

12/14

Other Credits**26 transactions for a total of \$ 7,031.00**

dated	Amount	Transaction description	Reference number
1/02	578.50	PNC Merchant Deposit Value Date 12-30-00	178165012992 PHL
1/03	147.50	PNC Merchant Deposit	178165012992 PHL
1/04	127.00	PNC Merchant Deposit	178165012992 PHL
1/05	75.00	PNC Merchant Deposit	178165012992 PHL
1/06	50.00	PNC Merchant Deposit Value Date 01-06-01	178165013990 PHL
1/07	911.00	PNC Merchant Deposit	178165012992 PHL
1/08	115.00	PNC Merchant Deposit	178165013990 PHL
1/09	568.00	PNC Merchant Deposit	178165012992 PHL
1/10	59.30	PNC Merchant Deposit	178165012992 PHL

EXHIBIT “G”

RUSS ERDMAN

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

MERCY HEALTH SYSTEM OF : CIVIL ACTION
SOUTHEASTERN PENNSYLVANIA : Case No. 01-CV-5681
Plaintiff, :

v. :

CSI FINANCIAL, INC. :
Defendant. :

FIRST NATIONAL BANK OF : CIVIL ACTION
MONTANA, INC. and CSI : Consolidated
FINANCIAL, INC. :

Plaintiffs, :

v. :

MERCY HEALTH SYSTEM OF :
SOUTHEASTERN PENNSYLVANIA :
Defendant. :

Friday, October 17, 2003

Oral deposition of RUSS ERDMAN,
held at the Law Offices of Kittredge, Donley,
Elson, Fullem & Embick, LLP, 421 Chestnut
Street, Fifth Floor, Philadelphia, Pennsylvania
19106, commencing at 9:51 a.m., on the above
date, by and before Veronica M. Mc Kee,
Professional Shorthand Reporter and Notary
Public, Commissioner of Deeds.

A P P E A R A N C E S:

STEVENS & LEE

BY: STACEY A. SCRIVANI, ESQUIRE
RONALD L. WILLIAMS, ESQUIRE
111 North Sixth Street
P.O. Box 679
Reading, Pennsylvania 19603-0679
(610) 478-2086

Counsel for Mercy Health System of
Southeastern Pennsylvania

KITTREDGE, DONLEY, ELSON, FULLEM &
EMBICK, LLP
BY: CHRISTOPHER M. BRUBAKER, ESQUIRE
421 Chestnut Street
Fifth Floor
Philadelphia, Pennsylvania 19106
(215) 829-9900

Counsel for First National Bank of
Montana, Inc.

I N D E X

WITNESS

PAGE

RUSS ERDMAN

BY: MR. BRUBAKER

4

E X H I B I T S

<u>NUMBER</u>	<u>DESCRIPTION</u>	<u>PAGE MARKED</u>
Erdman 1	Notice of deposition	7
Erdman 2	Two page CSI document	72
Erdman 3	One page CSI document	112
Erdman 4	Two page CSI document	142
Erdman 5	Three page CSI document	146
Erdman 6	Two page CSI document	152
Erdman 7	E-mail correspondence	159
Erdman 8	CSI document, 41 pages	160
Erdman 9	Patient financial agreement	174
Erdman 10	Assignment of accounts receivable	217
Erdman 11	E-mail correspondence	252
Erdman 12	Two page CSI document	257
Erdman 13	Return reports	259
Erdman 14	Bank statements	265

(By agreement of counsel,

the sealing, certification, and filing
are waived; and all objections, except
as to the form of the question, are
reserved until the time of trial.)

RUSS ERDMAN, after having been
duly sworn, was examined and testified
as follows:

E X A M I N A T I O N

BY MR. BRUBAKER:

Q. Good morning, Mr. Erdman. My name is
Christopher Moore Brubaker. I'm an attorney.
I represent the First National Bank of Montana
in a case pending in the Eastern District also
involving Mercy Health System and CSI
Financial.

First off, is it all right with you if
I refer to Mercy Health System of Southeastern
Pennsylvania simply as Mercy?

A. Yes.

Q. You'll understand what I am referring

113

1 did you create this for other people to
2 reference in their daily job activities?
3 A. This was created for other people as
4 well as myself to reference.
5 Q. Who would the other people be who
6 would use this?
7 A. Our staff.
8 Q. Can you be a little more specific
9 about our staff?
10 A. Our supervisors and our staff. As I
11 stated before, the 70 people that we had talked
12 about in our patient accounting department.
13 Q. Okay, people within the accounting
14 department. Looking at number one, ad hoc
15 report is run to determine accounts that
16 qualify for submission to CSI. And then it
17 says, patient must have at least two
18 statements. What does that mean?
19 A. That means that we must have at least
20 sent out two statements to the patient.
21 Q. So a statement being a bill?
22 A. That's correct.
23 Q. So you would have billed a patient
24 twice before any account was sent to CSI?

11

1 MS. SCRIVANI: Object to the
2 form. You can answer.
3 THE WITNESS: In the beginning of
4 the agreement we did not require two
5 statements to be sent to the patient.
6 We added that as a criteria to reduce
7 the chance of CSI getting an account
8 where the patient may have given the
9 wrong insurance or not provided
10 insurance at the time of the service,
11 thereby sending a statement to the
12 patient hoping the patient will
13 respond to us with that insurance
14 information.
15 BY MR. BRUBAKER:
16 Q. What if they respond with a payment?
17 A. Then they would post the payment to
18 the account.
19 Q. And say you sent them a second
20 statement and they made a payment. What would
21 happen?
22 A. That would be considered a contract
23 and would be set up in the system as such.
24 Q. When you say a contract, what do you

115

1 mean?
2 A. A contract is when the patient
3 requests to make payments and not pay the
4 account in full.
5 Q. So you're saying if you received a
6 partial payment from a patient two statements
7 in a row, you would consider that a term for
8 repayment?
9 A. Correct.
10 Q. Would that account be sent to CSI?
11 A. No.
12 Q. What would happen to an account that
13 was paid in full?
14 A. It would stay on our system for a
15 period of time and then go to history.
16 Q. But that account wouldn't be sent to
17 CSI?
18 A. No, it would not.
19 Q. So then is it fair to say that the
20 only accounts that were sent to CSI are those
21 where the patient didn't make a payment for two
22 statements?
23 A. As I stated before, in the beginning
24 of the engagement we did not require two

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1 statements to be sent to the patient.
2 Subsequently, after a certain amount of time
3 being in the program, we made that a
4 requirement to reduce the amount of accounts
5 that CSI might receive where a patient had
6 given the wrong insurance information. So if a
7 patient had made a payment at that point after
8 we had sent them one or two statements, that
9 account would not have gone to CSI.
10 Q. I think you answered my question but
11 maybe not directly. So if no payment were
12 made, that account would go to CSI?
13 A. Correct.
14 Q. If a payment were made, that account
15 would not go to CSI?
16 A. Correct. Once we instituted this
17 process.
18 Q. Do you know when you instituted this
19 process?
20 A. To the best of my recollection, fall
21 of 2000, but it could be earlier.
22 Q. Would there be any records that would
23 indicate when this process took effect?
24 A. I believe there is a memo from Doug

EXHIBIT “H”

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
To: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
Sent: Tuesday, September 25, 2001 9:41 AM
Subject: Re:

Doug:

Thanks for the update.

Bob

-- Original Message -----

From: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
To: <bjaeb@csifinancial.com>
Sent: Tuesday, September 25, 2001 9:00 AM

> Bob,
>
> Thanks for your voice mail - we'll be preparing a new file to be out to
you
> by Friday (or at the latest early nx week)
>
> In the past 2 weeks since the attack in New York, our computer system has
> been critically affected by three major virus intrusions, which have
limited
> or crippled our ability to send files. In addition, Russ was out sick for
> part of that time.
>
> We are now recovering (system and Russ) and back in operation. I believe
> that the next file will also be a good sized one, and we will (or should
be)
> on an every other week exchange, as we committed.
>
> There are still about three issues that need to be resolved. Pete said
that
> he will be paying a call on me soon, so I can go over them with him.
> Overall, things are improving, for which I am grateful.
>
> Again, hopefully - barring any terrorist attacks, crippling computer
> viruses, or employee illnesses - we should be on track every other month.
>
> Thanks for your patience,
>
> Doug Smith
> 610.567.6601
>
>

CSI 1433

9/13/2002

>
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> not authorized to receive this message, please contact the Mercy Health
> System Helpdesk at engineeringhelpdesk@mercyhealth.org.
>
>
>

CSI 1434

9/13/2002

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
To: "ERDMAN, RUSS" <RErdman@mercyhealth.org>
Sent: Friday, September 28, 2001 11:05 AM
Subject: New accounts

Russ

We MUST HAVE the NEW ACCOUNT transfer TODAY. The bank has a gun to both of our heads regarding the past due recourse balance. I have been telling them that we would be getting a large file to offset this as per my information from Doug. They will deem the contract to be in default at the close of business today. They will then make things very unpleasant.

PLEASE advise me immediately.

Bob Jaeb

CSI 1435

9/13/2002

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
 To: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
 Sent: Friday, September 28, 2001 1:59 PM
 Subject: Re: New accounts

Doug:

Will this be the "big file" or a 2 week file? This is becoming a very sticky situation with the bank. They have to submit their quarterly data to the Feds and we have to get rid of the old recoured accounts prior to then. I am honestly not sure that they are going to accept another delay. I hope you can understand the pressure that is coming down on me.

Bob

----- Original Message -----

From: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
 To: <bjaeb@csifinancial.com>
 Sent: Friday, September 28, 2001 11:40 AM
 Subject: RE: New accounts

> Bob,
 >
 > We will not be able to have the files until Tuesday or Wednesday next week
 > until we can create the AD-Hocs and run the files. That's the best we can
 > do.
 >
 >
 > Doug Smith
 > 610.567.6601
 >
 >
 >
 > > -----
 > > From: Robert Jaeb[SMTP:bjaeb@csifinancial.com]
 > > Sent: Friday, September 28, 2001 1:05 PM
 > > To: ERDMAN, RUSS
 > > Subject: New accounts
 > >
 > > Russ
 > >
 > > We MUST HAVE the NEW ACCOUNT transfer TODAY. The bank has a gun to
 both
 > > of our heads regarding the past due recourse balance. I have been
 > > telling them that we would be getting a large file to offset this as per
 > > my information from Doug. They will deem the contract to be in default

CSI 1436

9/13/2002

> > at the close of business today. They will then make things very
> > unpleasant.

> >

> > PLEASE advise me immediately.

> >

> > Bob Jaeb

> >

> >

> >

> >

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> System Helpdesk at engineeringhelpdesk@mercyhealth.org.

>

>

CSI 1437

9/13/2002

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
To: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
Sent: Friday, September 28, 2001 2:08 PM
Subject: Re: New accounts

It was my understanding that you were going to send us a file for the 3 month period that we did not receive any accounts for.

Bob,

original Message -----

From: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
To: "Robert Jaeb" <bjaeb@csifinancial.com>
Sent: Friday, September 28, 2001 1:51 PM
Subject: RE: New accounts

> Bob:
> AT this point in time, I honestly have no way of judging what will qualify
> fore the file. We will be on an every other week placement, as I said
before
> from now on.

>
> Doug Smith

>

>> -----

>> From: Robert Jaeb[SMTP:bjaeb@csifinancial.com]
>> Sent: Friday, September 28, 2001 3:59 PM
>> To: Smith, Doug
>> Subject: Re: New accounts

>>

>> Doug:

>>

>> Will this be the " big file" or a 2 week file? This is becoming a very
>> sticky situation with the bank. They have to submit their quarterly
data

>> to

>> the Feds and we have to get rid of the old recoursed accounts prior to
>> then.

>> I am honestly not sure that they are going to accept another delay. I
>> hope

>> you can understand the pressure that is coming down on me.

>>

>> Bob

>>

>> ----- Original Message -----

>> From: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
>> To: <bjaeb@csifinancial.com>

CSI 1438

9/13/2002

>> Sent: Friday, September 28, 2001 11:40 AM
>> Subject: RE: New accounts
>>
>>
>>> Bob,
>>>
>>> We will not be able to have the files until Tuesday or Wednesday next
>> week
>>> until we can create the AD-Hocs and run the files. That's the best we
>> can
>>> do.
>>>
>>>
>>> Doug Smith
>>> 610.567.6601
>>>
>>>
>>>
>>>> -----
>>>> From: Robert Jaeb[SMTP:bjieb@csifinancial.com]
>>>> Sent: Friday, September 28, 2001 1:05 PM
>>>> To: ERDMAN, RUSS
>>>> Subject: New accounts
>>>>
>>>> Russ
>>>>
>>>> We MUST HAVE the NEW ACCOUNT transfer TODAY. The bank has a gun to
>> both
>>>> of our heads regarding the past due recourse balance. I have been
>>>> telling them that we would be getting a large file to offset this as
>> per
>>>> my information from Doug. They will deem the contract to be in
>> default
>>>> at the close of business today. They will then make things very
>>>> unpleasant.
>>>>
>>>> PLEASE advise me immediately.
>>>>
>>>> Bob Jaeb
>>>>
>>>>
>>>>
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9/13/2002

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>

CSI 1440

9/13/2002

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
To: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
Cc: "Partain, Bill" <wepartain_02@bankersresource.com>; "Kaiser, Ken" <kwkaiser_02@bankersresource.com>
Sent: Friday, September 28, 2001 2:41 PM
Subject: RECOURSE

Doug:

The Bank wants \$1,084,733.50 wired to them immediately. They have been promised files for weeks.

Robert M. Jaeb
President

CSI 1441

9/13/2002

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
To: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>; "ERDMAN, RUSS" <RErdman@mercyhealth.org>
Sent: Friday, September 28, 2001 2:49 PM

Russ:

The bank will not wait. I just e-mailed Doug after advising him that the bank wants a file now or a wire transfer. I could process a file tomorrow. This is very serious.

Bob

CSI 1442

9/13/2002

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
 To: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
 Sent: Friday, September 28, 2001 3:07 PM
 Subject: Re: New accounts

Doug:

Can you send me any accounts tomorrow? We have to do something unless you can wire some funds.

Bob

----- Original Message -----

From: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
 To: "Robert Jaeb" <bjaeb@csifinancial.com>
 Sent: Friday, September 28, 2001 2:49 PM
 Subject: RE: New accounts

> We are trying to figure out how to qualify those accounts and then we have
 > to notify the Vendor (Collection Agency) that they were placed with that
 > we
 > wish to withdraw them so that 2 agencies are not collecting at the same
 > time
 > & we are not paying the Agency commissions on the payments receive from
 > CSI
 > - its more complicated that just creating a file, but it is something we
 > are
 > working on when the system isn't shut down (virus problem we had)
 >
 > DS
 >
 > > -----
 > > From: Robert Jaeb[SMTP:bjaeb@csifinancial.com]
 > > Sent: Friday, September 28, 2001 4:08 PM
 > > To: Smith, Doug
 > > Subject: Re: New accounts
 > >
 > > It was my understanding that you were going to send us a file for the 3
 > > month period that we did not receive any accounts for.
 > >
 > > Bob
 > > original Message -----
 > > From: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
 > > To: "Robert Jaeb" <bjaeb@csifinancial.com>
 > > Sent: Friday, September 28, 2001 1:51 PM
 > > Subject: RE: New accounts

CSI 1443

9/13/2002

>>
>>
>>> Bob:
>>> AT this point in time, I honestly have no way of judging what will
>> qualify
>>> fore the file. We will be on an every other week placement, as I said
>> before
>>> from now on.
>>>
>>> Doug Smith
>>>
>>>> -----
>>>> From: Robert Jaeb[SMTP:biaeb@csifinancial.com]
>>>> Sent: Friday, September 28, 2001 3:59 PM
>>>> To: Smith, Doug
>>>> Subject: Re: New accounts
>>>>
>>>> Doug:
>>>>
>>>> Will this be the " big file" or a 2 week file? This is becoming a
>> very
>>>> sticky situation with the bank. They have to submit their quarterly
>> data
>>>> to
>>>> the Feds and we have to get rid of the old recoured accounts prior
to
>>>> then.
>>>> I am honestly not sure that they are going to accept another delay.
I
>>>> hope
>>>> you can understand the pressure that is coming down on me.
>>>>
>>>> Bob
>>>>
>>>> ----- Original Message -----
>>>> From: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
>>>> To: <biaeb@csifinancial.com>
>>>> Sent: Friday, September 28, 2001 11:40 AM
>>>> Subject: RE: New accounts
>>>>
>>>>
>>>>> Bob,
>>>>>
>>>>> We will not be able to have the files until Tuesday or Wednesday
>> next
>>>> week
>>>>> until we can create the AD-Hocs and run the files. That's the best
>> we
>>>> can
>>>>> do.

CSI 1444

9/13/2002

>>>>>
>>>>>
>>>>> Doug Smith
>>>>> 610.567.6601
>>>>>
>>>>>
>>>>>
>>>>> -----
>>>>> From: Robert Jaeb[SMTP:bjieb@csifinancial.com]
>>>>> Sent: Friday, September 28, 2001 1:05 PM
>>>>> To: ERDMAN, RUSS
>>>>> Subject: New accounts
>>>>>
>>>>> Russ
>>>>>
>>>>> We MUST HAVE the NEW ACCOUNT transfer TODAY. The bank has a
gun
>> to
>>>> both
>>>>> of our heads regarding the past due recourse balance. I have
>> been
>>>>> telling them that we would be getting a large file to offset
this
>> as
>>>> per
>>>>> my information from Doug. They will deem the contract to be in
>>>>> default
>>>>> at the close of business today. They will then make things
very
>>>>> unpleasant.
>>>>>
>>>>> PLEASE advise me immediately.
>>>>>
>>>>> Bob Jaeb
>>>>>
>>>>>
>>>>>
>>>>>
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>
>

CSI 1446

9/13/2002

Bob Jaeb

From: "Robert Jaeb" <bjaeb@csifinancial.com>
To: "Smith, Doug" <dsmith@MERCYHEALTH.ORG>
Cc: "ERDMAN, RUSS" <RErdman@mercyhealth.org>
Sent: Thursday, October 04, 2001 9:11 AM
Subject: Recourse

Doug:

As I am sure you are aware, the recourse issue is out of hand. The bank wants their money now. The total due as of this morning is \$1,253,384.00. We have not applied any funds from Tuesday's batch of accounts yet. They are posting to the payment and returned account file first. I will call you in a few minutes to discuss this problem.

Bob

CSI 1447

9/13/2002

EXHIBIT “I”

ORIGINAL

1

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
* * *

CIVIL ACTION NO. 01-CV-5681
MERCY HEALTH SYSTEM OF :
SOUTHEASTERN PENNSYLVANIA, :
Plaintiff, :

vs. :

CSI FINANCIAL, INC., :
Defendant. :

FIRST NATIONAL BANK OF
MONTANA, INC. AND CSI
FINANCIAL, INC.,
Plaintiffs,

vs.

MERCY HEALTH SYSTEM OF
SOUTHEASTERN PENNSYLVANIA,
Defendant.

* * *
October 14, 2003
* * *

Oral sworn deposition of **DOUGLAS
SMITH**, held at the law offices of Kittredge,
Donley, Elson, Fullem & Embick, LLP, 421
Chestnut Street, Fifth Floor, Philadelphia,
Pennsylvania, commencing on or about 10:15 a.m.,
before Heather L. Ashton-Chee Wah, Certified
Shorthand Reporter and Notary Public.

* * *

